

United States Bankruptcy Court
District of Puerto Rico

In re:
WANDA IVETTE COLON RODRIGUEZ
Debtor

Case No. 22-01014-ESL
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0104-3
Date Rcvd: Jul 18, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + WANDA IVETTE COLON RODRIGUEZ, 247 FREDERICK ST APT 5, HANOVER, PA 17331-3605 |
| cr | + FIRSTBANK PUERTO RICO, MARJALISA COLON VILLANUEVA, PO BOX 7970, PONCE, PR 00732-7970 |
| 4996568 | First Federal Savings, Bankruptcy, PO Box 9146, San Juan, PR 00908-0146 |
| 4996570 | PA Dept of Revenue, Dept 280946, Harrisburg, PA 17128-0946 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| cr | + Email/Text: hildaris.burgos@popular.com | Jul 18 2022 18:47:00 | POPULAR AUTO, PO BOX 366818, SAN JUAN, PR 00936-6818 |
| 4996565 | Email/Text: cfigueroa@crimpr.net | Jul 18 2022 18:47:00 | CRIM, Bankruptcy Div., PO Box 195387, San Juan, PR 00919-5387 |
| 4996566 | EDI: PRTREAS | Jul 18 2022 22:53:00 | ELA Dept of Treasury, Bankruptcy Div #4248, PO Box 9024140, San Juan, PR 00902-4140 |
| 4996567 | Email/Text: bankruptcydepartment@tsico.com | Jul 18 2022 18:47:00 | EOS CCA, Bankruptcy, PO Box 329, Norwell, MA 02061-0329 |
| 5009648 | + Email/Text: fblegalcounseling@firstbankpr.com | Jul 18 2022 18:47:00 | FIRSTBANK PUERTO RICO, PO BOX 9146, SAN JUAN PR 00908-0146 |
| 4996569 | EDI: IRS.COM | Jul 18 2022 22:53:00 | IRS, PO Box 7346, Philadelphia, PA 19101-7346 |
| 4996571 | Email/Text: hildaris.burgos@popular.com | Jul 18 2022 18:47:00 | Popular Auto, Bankruptcy, PO Box 366818, San Juan, PR 00936-6818 |
| 4996580 | + EDI: RMSC.COM | Jul 18 2022 22:53:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 4996572 | EDI: VERIZONCOMB.COM | Jul 18 2022 22:53:00 | Verizon, Bankruptcy Admin, 500 Technology Dr Ste 500, Weldon Spring, MO 63304-2225 |

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2022 at the address(es) listed below:

| Name | Email Address |
|-----------------------------|--|
| EDGAR ALBERTO VEGA RIVERA | on behalf of Creditor POPULAR AUTO edvega@bpr.com edgar.vega@popular.com |
| LYSSETTE A MORALES VIDAL | on behalf of Debtor WANDA IVETTE COLON RODRIGUEZ lamoraleslawoffice@gmail.com irma.lamorales@gmail.com;LYSSETTEMORALESLAWOFFICE@jubileebk.net |
| MARJALIISA COLON VILLANUEVA | on behalf of Creditor FIRSTBANK PUERTO RICO marjaliisacolon@gmail.com notificaciones@wwclaw.com |
| MONSITA LECAROS ARRIBAS | ustpreion21.hr.ecf@usdoj.gov |
| ROBERTO ROMAN VALENTIN | romanchpt7@gmail.com rroman@ecf.axosfs.com |

TOTAL: 5

Information to identify the case:

Debtor 1

WANDA IVETTE COLON RODRIGUEZ

Social Security number or ITIN xxx-xx-7993

EIN --_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court District of Puerto Rico

Case number: 22-01014

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

WANDA IVETTE COLON RODRIGUEZ

7/18/22**By the
court:**ENRIQUE S. LAMOUTTE
INCLAN

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.